

Plant the Seeds: Save More Now



Make your future green by saving as much as you can today.

The Power of Compounding

The earlier you start saving, the more time your money has to grow. When that interest starts earning interest (called compounding), your savings will get a big boost. And the more you save now, the more you'll have for your future.

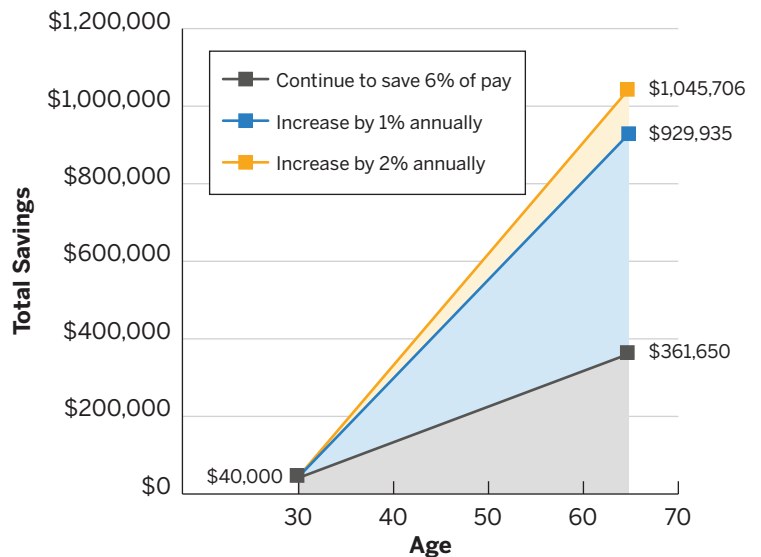
For 2019, you can save up to \$19,000. If you'll be age 50 or older in 2019, you can make an additional catch-up contribution of up to \$6,000.

Add It Up

Saving a little more each year can make a big difference down the road. Take a look at this example.

- Let's assume you earn \$40,000 a year (before taxes).
- You begin saving at age 30 and get 2% salary increases each year and a 6% return on your investments.
- The chart on the right shows how much money you would have if you hold steady at 6% vs. your account balance if you increase your contribution rate by 1% or 2% each year until you're contributing 20% of your pay.

By gradually increasing your contribution rate, you more than double — or almost triple — the savings you'll have at age 65.



How To Save More

Visit [MillimanBenefits.com](https://www.millimanbenefits.com). Go to Contributions>View/Change Contributions and click "Change" to update your saving rate election.